

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

| | | |
|------------------------------|---|--------------------------|
| In re Application of: |) | |
| |) | |
| Robert J. GREENBERG et al. |) | Group Art Unit: 3622 |
| |) | |
| Application No.: 10/706,952 |) | Examiner: Nathan C. Uber |
| |) | |
| Filed: November 14, 2003 |) | |
| |) | |
| For: SYSTEMS AND METHODS FOR |) | Confirmation No.: 7773 |
| MANAGING A FINANCIAL ACCOUNT |) | |
| BASED ON NON-CREDIT BEHAVIOR |) | |
| OF A CUSTOMER |) | |

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

REPLY TO OFFICE ACTION

In reply to the Final Office Action mailed December 8, 2009, the period for response to which extends through June 8, 2010, by a request for extension of three months and fee payment filed concurrently herewith, and as a submission under 37 C.F.R. § 1.114 filed concurrently with a Request for Continued Examination, Applicants respond as follows:

Amendments to the Claims begin on page 2 of this paper.

Remarks follow the amendment section of this paper.